

Fill in this information to identify the case:

Debtor 1 Kostyantyn Bugarenko

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 19-11270

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: KeyBank N.A.Court claim no. (if known): n/a

Last 4 digits of any number you use to  
identify the debtor's account:

6 9 1 9

Date of payment change:

Must be at least 21 days after date  
of this notice

07/17/2024

New total payment:

\$ 617.95

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Per contract terms, days in monthly billing cycle varies month-to-month; principal balance, interest and fees change based upon debit/credit transactionsCurrent mortgage payment: \$ 631.03New mortgage payment: \$ 617.95

Debtor 1 Kostyantyn Bugarenko  
First Name Middle Name Last Name

Case number (if known) 19-11270

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**



/s/ Elliott R Spirakus

Date 06/24/2024

Signature

Print:

Elliott R Spirakus

First Name

Middle Name

Last Name

Title Senior Specialist

Company

KeyBank N.A.

Address

4910 Tiedeman Road

Number

Street

Brooklyn

City

OH

State

44144

ZIP Code

Contact phone

866-325-9723

Email

bk\_specialists@keybank.com

UNITED STATES BANKRUPTCY COURT  
Eastern District of Pennsylvania

---

In Re: Kostyantyn Bugarenko

Case No. 19-11270

Chapter 13

Debtor(s).

---

**CERTIFICATE OF SERVICE**

I hereby certify that on 6/24/2024, I electronically filed a Notice of Mortgage Payment Change with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtor(s) Attorney  
TOVA WEISS

Trustee  
SCOTT F. WATERMAN

And, I hereby certify that I have mailed via the United States Postal Service the Notice of Mortgage Payment Change to the following non CM/ECF participants:

Debtor  
Kostyantyn Bugarenko  
60 Princeton Road  
Huntingdon Valley, PA 19006

/s/Elliott R Spirakus  
Bankruptcy Specialist  
KeyBank N.A.